

UNITED STATES BANKRUPTCY COURT
Middle District of Georgia

In re:

Isaac L. & Sonya C. Pippen
Debtor

Case No. 15-30523-jps

Withdrawal of Claim

The undersigned creditor, Westgate Palace, LLC, hereby withdraws Claim No. 13-1, filed by him with this court on 08/24/2015 in the amount of \$11,712.88.

Date: January 13, 2016



Cade Taylor, Director of Portfolio Services

Cc: William Rhymer, Attorney at Law

B10 (Official Form 10) (04/13)

UNITED STATES BANKRUPTCY COURT		Middle District of Georgia	PROOF OF CLAIM						
Name of Debtor: Isaac L. & Sonya C. Pippen		Case Number: 15-30523-jps							
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.									
Name of Creditor (the person or other entity to whom the debtor owes money or property): Westgate Palace, LLC.									
Name and address where notices should be sent: 2801 Old Winter Garden Road Ocoee, FL 34761		COURT USE ONLY <input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____							
Telephone number: (407) 355-1004 email: account_services@wgaresorts.com									
Name and address where payment should be sent (if different from above): Telephone number: email:		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.							
1. Amount of Claim as of Date Case Filed: \$ 11,712.88									
If all or part of the claim is secured, complete item 4.									
If all or part of the claim is entitled to priority, complete item 5.									
<input checked="" type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.									
2. Basis for Claim: Mortgage (See instruction #2)									
3. Last four digits of any number by which creditor identifies debtor: 0 2 9 9	3a. Debtor may have scheduled account as: 6015 (See instruction #3a)	3b. Uniform Claim Identifier (optional): (See instruction #3b)							
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Timeshare Value of Property: \$ 10,800.00 Annual Interest Rate 17.990% <input checked="" type="checkbox"/> Fixed or <input type="checkbox"/> Variable (when case was filed)		Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ 1,465.54 Basis for perfection: Mortgage Amount of Secured Claim: \$ 11,712.88 Amount Unsecured: \$ 0.00							
5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount. <table border="0"><tr><td><input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).</td><td><input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. § 507 (a)(4).</td><td><input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).</td></tr><tr><td><input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. § 507 (a)(7).</td><td><input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).</td><td><input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)().</td></tr></table> *Amounts are subject to adjustment on 4/01/16 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.				<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. § 507 (a)(4).	<input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).	<input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. § 507 (a)(7).	<input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).	<input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)().
<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. § 507 (a)(4).	<input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).							
<input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. § 507 (a)(7).	<input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).	<input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)().							
6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)									

B10 (Official Form 10) (04/13)

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7. Documents: Attached are **redacted** copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and **redacted** copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7, and the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

8. Signature: (See instruction #8)

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent.

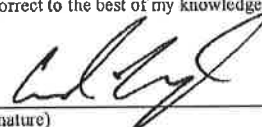
☐ I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.)

☐ I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Cade Taylor
Title: Director of Portfolio Services
Company: Westgate Resorts
Address and telephone number (if different from notice address above):

Telephone number: _____ email: _____


(Signature)

08/18/2015

(Date)

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

Check whether the claim is fully or partially secured. Skip this section if the

claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a).

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest and documents required by FRBP 3001(c) for claims based on an open-end or revolving consumer credit agreement or secured by a security interest in the debtor's principal residence. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

THIS INSTRUMENT PREPARED BY:
LEONARD LUBART, ESQ.
GREENSPOON MARDER, P.A.
100 West Cypress Creek Road, #700
Fort Lauderdale, Florida 33309



015-

WARRANTY DEED AND LIEN ON REAL PROPERTY

Westgate Palace

DOCUMENTARY STAMP TAXES AND INTANGIBLE TAXES HAVE
BEEN PAID PURSUANT TO FLORIDA STATUTES, 199.133(1), 201.02(1) AND 201.02(2)

Parcel Identification No. 25-23-28-9124-99-999

THIS INDENTURE made this 16TH day of January, 2015, between
Westgate Palace, L.L.C., a Florida limited liability company
whose post office address is 5601 Windhover Dr., Orlando, FL 32819
organized and existing under the laws of the State of Florida, hereinafter referred to as "Grantor" or
"Lender" as appropriate, and
Isaac L. Pippen Jr.
Sonya C. Pippen, Husband and Wife

As Joint Tenants with Right of Survivorship
whose post office address is 6145 Carrier Drive, Orlando, FL 32819 hereinafter referred to as "Grantee" or "Borrower" as appropriate.

WITNESSETH:

That the Grantor, in consideration of Ten (\$10.00) Dollars and other good and valuable consideration to it paid by the Grantee, the receipt of which is acknowledged, has bargained and sold, and by these presents does grant, bargain, sell and convey unto the aforesaid Grantee, their heirs, devisees, successors and assigns, forever the following described property, (the "Property") situate and being in Orange County, Florida:

1/2 Time Share Interest(s) All Season - Float Week / Float Unit according to the Time Sharing Plan for
Westgate Palace, a Timeshare Resort, recorded in Official Records Book 7010,
at Page 1467 of the Public Records of Orange County, Florida (the "Plan").
Together with the right to occupy, pursuant to the Plan, Building(s) / Unit(s) / Unit Week(s) / Assigned Year(s),
2/604 / 20 / EVEN

6145 Carrier Drive, Orlando, FL 32819 (herein "Property Address")

Grantee shall not be deemed a successor or assign of Grantor's rights or obligations under the afore described Declaration or any instrument referred to therein. Grantee, by acceptance hereof, and by agreement with Grantor, hereby expressly assumes and agrees to be bound by and to comply with all of the covenants, terms, conditions and provisions set forth and contained in the Declaration, including, but not limited to, the obligation to make payment for assessments or the maintenance and operation of the Resort which may be levied against the above described Time Share Interest, and the obligation to pay the indebtedness as described below, subject to the lien granted and reserved herein.

And the Grantor does hereby fully warrant the title to said property and will defend the same against lawful claims of all persons whomsoever, subject to easements, conditions, restrictions, covenants and limitations of record and taxes for the year of the conveyance and subsequent years.

Grantee as Borrower acknowledges that, in connection with this conveyance, Grantee has executed a Promissory Note (the "Note") in the amount of Ten Thousand Nine Hundred Sixty-Three Dollars & 54 Cents (\$10,963.54) providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 15, 2025.

Grantee as Borrower does hereby further mortgage, grant and convey to Grantor as Lender, and Lender does hereby reserve unto itself, its successors and/or assigns, a lien and security interest in the Property in order to secure repayment of the Note. Notwithstanding the provisions of paragraph 19 of the Master Form of Mortgage and Riders and Addendums attached thereto, if any, recorded in Official Records Book 07457, at Page 3237, of the Public Records of Orange County, Florida (the "Master Mortgage"), if the Borrower fails to make timely payments under the obligation secured by this mortgage, or is otherwise deemed in uncured default of this mortgage, the lien against the Borrower's Timeshare Interest created by this mortgage may be foreclosed in accordance with either a judicial foreclosure procedure or a trustee foreclosure procedure and may result in the loss of Borrower's Timeshare Interest. If the Lender initiates a trustee foreclosure procedure, the Borrower shall have the option to object, and the Lender may proceed only by filing a judicial foreclosure action. Lender and Borrower hereby expressly adopt and incorporate by reference as if fully set forth herein and hereby agree to be bound by the covenants and agreements contained in the Master Mortgage. The lien and security interest granted herein may be assigned by Lender by separate assignment of the lien and security interest created hereby. Notwithstanding anything contained herein to the contrary, this instrument shall be deemed one instrument consisting of both a conveyance of real property and the granting and reservation of a lien and security interest.

Signed, Sealed and Delivered in the Presence of:

Westgate Palace, L.L.C., a Florida limited liability company

Print Name:

By: Westgate Resorts, Inc., a Florida corporation, its Manager

Print Name:

By:

STATE OF FLORIDA COUNTY OF ORANGE)

Name: David A. Siegel Title: President

The foregoing instrument before me this
He/She is personally known to me and who did/did not take an oath.

day of _____ by David A. Siegel.

Notary Signature and Seal

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

GRANTEE/BORROWER Isaac L. Pippen Jr

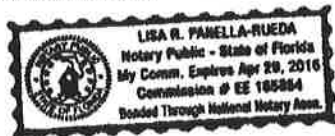
GRANTEE/BORROWER Sonya C. Pippen

GRANTEE/BORROWER

GRANTEE/BORROWER

STATE OF FLORIDA, COUNTY OF Orange)

The foregoing instrument was acknowledged before me this 16TH day of January, 2015, by
Isaac L. Pippen Jr and Sonya C. Pippen
He/she is personally known to me or has produced passport/driver's license as a type of identification.



Notary Signature and Seal
Expiration Date _____

WR053A 05/12

NOTE

6015

\$ 10,963.54

Orlando, Florida

FOR VALUE RECEIVED, the undersigned ("Borrower") promise(s) to pay Westgate Palace L.L.C., a Florida limited liability company, or order, the principal sum of Ten Thousand Nine Hundred Sixty-Three Dollars & 54 Cents Dollars (\$10,963.54) with interest on the unpaid principal balance from the date of this Note, until paid, at the rate of 17.99 percent per annum. Principal and interest shall be payable at 5601 Windhover Drive, Orlando, FL 32819-7905, or such other place as the Note holder may designate, in consecutive monthly installments of Two Hundred One Dollars & 54 Cents Dollars (\$201.54), on the 15TH day of each month beginning May, 2015. Such monthly installments shall continue until the entire indebtedness evidenced by this Note is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable on April 15, 2025 ("Maturity date"). In the event the first payment date is more than thirty (30) days after the date of this Note, all interest accruing from the 31st day after the date of this Note to the first payment date shall be deemed fully earned, due and payable provided, however, the amount of such accrued interest shall be added to the principal amount due and amortized over the term of the Note without interest, which amount is included in the monthly payment set forth above.

If any monthly installment under this Note is not paid when due and remains unpaid after a date specified by a notice to Borrower, the entire principal amount outstanding and accrued interest thereon shall at once become due and payable at the option of the Note holder. The date specified shall not be less than thirty (30) days from the date such notice is mailed. The Note holder may exercise this option to accelerate during any default by Borrower regardless of any prior forbearance. If there is a default under this Note, the Note holder shall be entitled to collect all reasonable costs and expenses of collection, whether or not suit is brought, including, but not limited to, reasonable attorney's fees. While in default, this Note shall bear interest at the highest rate permitted by law.

Borrower shall pay to the Note holder a late charge of Twenty Five Dollars (\$25.00) if any or a portion of any monthly installment is not received by the Note holder within ten (10) days after the installment is due.

Regular installments shall be applied first to interest, then to principal and then to late fees and costs.

Borrower may prepay the principal amount outstanding in whole or in part. The Note holder may require that any partial prepayments (i) be made on the date the monthly installments are due, and (ii) be in the amount of that part of one or more monthly installments which would be applicable to principal. Any partial prepayment shall be applied against the principal amount outstanding and shall not postpone the due date of any subsequent monthly installments or change the amount of such installments, unless the Note holder shall otherwise agree in writing.

Presentment, notice of dishonor, and protest are hereby waived by all makers, sureties, guarantors and endorsers, and shall be binding upon them and their successors and assigns.

Any notice to Borrower provided for in this Note shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address stated below, or to such other address as Borrower may designate by notice to the Note holder. Any notice to the Note holder shall be given by mailing such notice by certified mail, return receipt requested, to the Note holder at the address stated in the first paragraph of this Note, or at such other address as may have been designated by notice to Borrower.

It is the parties' express intent that this Agreement and the rights, duties and obligations of the parties hereto shall be governed by and construed in accordance with the laws of the State of Florida and, to the extent they preempt the laws of such state, the laws of the United States.

It is the express intent of the parties hereto that Lender does not intend or expect to charge or receive any amount in the nature of interest or which would be deemed or construed to be interest in excess of the maximum rate authorized by law. In the event any amount charged or received under this note is determined to be exceed the highest lawful rate, such excess is hereby waived and shall either be applied to the outstanding principal balance or refunded to the Maker to the extent such excess exceeds the remaining principal balance.

Each party hereto knowingly, voluntarily, and intentionally waives any right it may have to a trial by jury with respect to any litigation (including, but not limited to, any claims, cross-claims, counter-claims, or third party claims) arising out of, under, or in connection with this Agreement or between the parties to this Agreement, their affiliates, subsidiaries, successors, or assigns and irrespective of whether such litigation arises out of this Agreement, by statute, or as a matter of tort law, and the parties hereto expressly consent to a non-jury trial in the event of any of the foregoing.

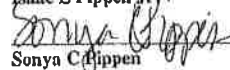
All of the provisions set forth in this Note are a material inducement for Lender's entering into the transaction with Borrower.

The indebtedness evidenced by this Note is secured by a Mortgage, dated January 16, 2015 and reference is made to the Mortgage for rights as to acceleration of this indebtedness evidenced by this Note.

934 HARVEST LANE
MONROE, GA 30655
USA


Isaac L. Pippen Jr.

(SEAL)


Sonya C. Pippen

(SEAL)

(SEAL)

(SEAL)

Address

UNIT(S) AND UNIT WEEK(S)
2 604/20 E

Westgate Palace

WR005A 08/10

CONTRACT FOR PURCHASE AND SALE

WESTGATE PALACE, A Time Share Resort
6145 Carrier Drive
Orlando, Florida 32819

SELLER/DEVELOPER
WESTGATE PALACE, L.L.C.
2801 Old Winter Garden Road
Ocoee, Florida 34761

0299, 6814
Purchaser: Isaac L. Phippen Jr.
Sonya C Phippen, Husband and Wife



As Joint Tenants with Right of Survivorship
Address: 934 HARVEST LANE
MONROE, GA 30655 USA



Home Telephone: 7702674980

Business Telephone: 7708628965

Purchaser(s) agree(s) to purchase and Seller agrees to sell to Purchaser one (1) or more timeshare interests in the Time Share Accommodations known as WESTGATE PALACE, a TimeShare Resort, 6145 Carrier Drive, Orlando, Florida 32819, pursuant to the terms and conditions of this Contract for Purchase and Sale and the TimeSharing Plan, a copy of which is included with the Public Offering Statement that each Purchaser receives upon execution of a contract for Purchase and Sale, together with all improvements, easements, rights, privileges and appurtenances pertaining to said TimeShare interest as set forth in the Time Sharing Plan and all Exhibits thereto:

2 - BEDROOM DELUXE

Number of Time Share Interests Purchased: 1/2
Assigned Unit(s) / Unit Week(s) / Year(s):
2-604 / 20 / EVEN

Fixed or Floating: All Season - Float Week / Float Unit
First Available Occupancy Date: 2016

Estimated Ad Valorem Tax Assessments: Even Years \$ 69.00
Estimated Maintenance Assessments: Even Years \$ 720.00

Odd Years \$ 0.00
Odd Years \$ 0.00

1. Purchase Price	\$ 10,800.00
2. Closing Charges	\$ 375.00
3. Exchange Membership Dues	\$ 89.00
<i>(In the event Purchaser elects to become a member of the exchange program)</i>	
4. Debt Waiver For Loss of Life* <i>Isaac L. Phippen Jr. Sonya C Phippen</i> <i>Isaac L. Phippen Jr. Sonya C Phippen</i>	\$ 1,263.54
5. Debt Waiver For Involuntary Unemployment* <i>Isaac L. Phippen Jr.</i>	\$ N/A
6. Total (1+2+3+4+5)	\$ 12,527.54
7. Deposit Made this Date	\$ 300.00
8. Additional Deposit Due 02/16/2015 / \$421.00 03/15/2015 / \$421.00 04/15/2015 / \$422.00	\$ 1,264.00
9. Total Down Payment (7+8)	\$ 1,564.00
10. Amount Financed (6 minus 9)	\$ 10,963.54

* Additional information regarding credit life insurance and involuntary unemployment insurance is available upon request.

THIS AGREEMENT is subject to the terms and conditions set forth on the reverse side hereof which by reference is made a part hereof.

THE DEVELOPER HAS LIMITED YOUR RESALE RIGHTS. ANY FUTURE PURCHASER (OTHER THAN A TRANSFER AS THE RESULT OF DEATH, DIVORCE OR TO AN IMMEDIATE FAMILY MEMBER) WHO BUYS YOUR TIMESHARE INTEREST FROM YOU WILL HAVE SEVERELY LIMITED OPPORTUNITY TO RESERVE OCCUPANCY IN THIS TIMESHARE PLAN.

FOR THE PURPOSE OF AD VALOREM ASSESSMENTS, TAXATION AND SPECIAL ASSESSMENTS, THE MANAGING ENTITY WILL BE CONSIDERED THE TAXPAYER AS YOUR AGENT PURSUANT TO SECTION 192.037, FLORIDA STATUTES.

YOU MAY CANCEL THIS CONTRACT WITHOUT ANY PENALTY OR OBLIGATION WITHIN TEN (10) CALENDAR DAYS AFTER THE DATE YOU SIGN THIS CONTRACT OR THE DATE ON WHICH YOU RECEIVE THE LAST OF ALL DOCUMENTS REQUIRED TO BE GIVEN TO YOU PURSUANT TO SECTION 721.07(6), FLORIDA STATUTES, WHICHEVER IS LATER.

IF YOU DECIDE TO CANCEL THIS CONTRACT, YOU MUST NOTIFY* THE DEVELOPER IN WRITING OF YOUR INTENT TO CANCEL. YOUR NOTICE OF CANCELLATION SHALL BE EFFECTIVE UPON THE DATE SENT AND SHALL BE SENT TO WESTGATE PALACE, L.L.C., 2801 OLD WINTER GARDEN ROAD, OCOEE, FLORIDA 34761. ANY ATTEMPT TO OBTAIN A WAIVER OF YOUR CANCELLATION RIGHTS IS VOID AND OF NO EFFECT. WHILE YOU MAY EXECUTE ALL CLOSING DOCUMENTS IN ADVANCE, THE CLOSING, AS EVIDENCED BY DELIVERY OF THE DEED OR OTHER DOCUMENT, BEFORE EXPIRATION OF YOUR TEN (10) DAY CANCELLATION PERIOD, IS PROHIBITED.

DATE OF EXECUTION

(As to Purchaser) January 16, 2015

(As to Developer) January 16, 2015

Isaac L. Phippen Jr. Signature of Purchaser
Sonya C Phippen Signature of Purchaser
Sonya C Phippen Signature of Purchaser

Signature on Behalf of Seller

0015-

PIERRE F POINTDUJOUR 130448
PRINCE JOHNSON 26695
KUMMARY PERSAUD 16212
4:41 PM
Internet Access Code: 06787c3

**Notary, for purposes of Sections 721.06(1)(g) and 721.065(2)(c), Florida Statutes, shall mean that a written notice of cancellation is delivered by any means which may include certified mail return receipt requested, to the entity designated to receive the notice of cancellation in the statement required by Sections 721.065(2)(c), Florida Statutes.

WP006A 7/14

mrpayoff.rdf Central Florida Investments, Inc. 08/18/2015

Payoff Date : 20-MAY-15 Acct No : 015

Balance Due :	\$	11,763.54
Unused Mort Prot Ins :	\$	1,198.68
Unused Individual Unemployment Ins :	\$	0.00
Interest Due :	\$	684.02
Payment Late :	\$	75.00
Bank Charge :	\$	0.00
C and E :	\$	464.00

Total Mortgage Payoff : \$ 11,787.88

+-----+	
! Maint. Taxes & Use Fees :	!
+-----+	

mr_payment_history

Date: 08/18/2015 11:10

Central Florida Investments

MRPAYHIST Payment History for Contract #

015

Page:

1

Cust Id	Name	Loc	Ph	T	Bldg	Unit	Wk
	PIPPEN JR ISAAC L	15	1	E	2	604	20
	PIPPEN SONYA C						

Address

Dates

Financial

C/O WILLIAM RHYMER,
ATTORNEY AT LAW
RHYMNER LAW FIRM
P.O. BOX 81028
CONYERS, GA 30013
USA
7709188000

WRITTN: 01/16/2015 PP: 10800.00
ORGNXT: 05/15/2015 DP: 1100.00
NXTBIL: 09/15/2015 MP: 1263.54 J
OCC-YR: 2016 IUI: 0.00
P-MADE: 0/120 AF: 10963.54
NXTDUE: 05/15/2015 IR: 17.99
PA: 201.54
CL: 375.00

BD: 11763.54

EQ: -499.98

Contr-Origin: New Contract

Bank-Code: C CFI

Status/Detail: Open-Bkrupt

Status/Date: O 01/16/2015

Detail/Date: B 06/08/2015

Type/Date: P 01/16/2015

Deed/Date: E 01/16/2015

In Escrow: Batch#

Owner Type: All Season

Doc #	Due Dt	Dt Paid	Total Am	Amt/ Prin	Interest	M	Pymt-ID	Mod Date	T
DP0001	01/16/15	01/16/15	300.00	300.00	0.00	V		01/17/15C	

mr_payment_history

Date: 08/18/2015 11:10

Central Florida Investments

MRPAYHIST Payment History for Contract #

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SUMMARY OF PAYMENTS

Description	Amt/ Princ	Interest	Total
Down Payment	300.00	0.00	300.00
Payment Summary Totals:	300.00	0.00	300.00

SUMMARY OF OPEN ITEMS

Doc #	Due Date	Tot Amoun	Amt/Princ	Interest	Days Due
DP002	02/27/2015	421.00	421.00	0.00	172
DP003	03/15/2015	379.00	379.00	0.00	156
C0004	03/15/2015	42.00	42.00	0.00	156
C0005	04/15/2015	333.00	333.00	0.00	125
E0006	04/15/2015	89.00	89.00	0.00	125
P00004	05/15/2015	201.54	33.12	168.42	95
PL0007	05/25/2015	25.00	25.00	0.00	85
P00005	06/15/2015	201.54	33.61	167.93	64
PL0008	06/25/2015	25.00	25.00	0.00	54
P00006	07/15/2015	201.54	34.12	167.42	34
PL0009	07/25/2015	25.00	25.00	0.00	24
P00007	08/15/2015	201.54	34.63	166.91	3
Total Due:		2,145.16			